

<b>Information to identify the case:</b>			
Debtor 1	<b>Gloria Jean Knapp</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>18-11178-TPA</b>		
	Social Security number or ITIN	<b>xxx-xx-9666</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 11/13/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Gloria Jean Knapp	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4013 Hatch Run Road Warren, PA 16365	
<b>4. Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165 Email: <a href="mailto:dan@mrdebtbuster.com">dan@mrdebtbuster.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 12/10/18

**For more information, see page 2**



**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gloria Jean Knapp  
 Debtor

Case No. 18-11178-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: mgut  
 Form ID: 309I

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 Total Noticed: 36

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db +Gloria Jean Knapp, 4013 Hatch Run Road, Warren, PA 16365-8148  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14948359 +Citizens Bank Na, 480 Jefferson Boulevard, Warwick, RI 02886-1359  
 14948363 +Community Bank Na, 45-49 Court Street, Canton, NY 13617-1179  
 14954093 +Community Bank, N.A., PO Box 509, Canton, NY 13617-0509  
 14948368 +Donald E Lewis Funeral Home Inc, 304 East Street, Warren, PA 16365-2322  
 14948369 +Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115  
 14948370 +Five Star Bank, 55 North Main Street, Warsaw, NY 14569-1325  
 14948371 +Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764  
 14948375 +Phillips & Cohen Associates Ltd, 1002 Justison Street, Wilmington, DE 19801-5148  
 14948376 +Pnc Bank, N.a., PO Box 3180, Pittsburgh, PA 15230-3180  
 14948377 +Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850  
 14948379 +Synchrony Bank / Grossman's Bargain, PO Box 960061, Orlando, FL 32896-0061  
 14948380 +The Home Depot, PO Box 9001010, Louisville, KY 40290-1010  
 14948381 +Tractor Supply, PO Box 9001006, Louisville, KY 40290-1006  
 14948382 +Travelers, NBT Insurance Agency LLC, 66 South Broad Street, Norwich, NY 13815-1736  
 14948383 +UPMC Community Medicine, 6681 Country Club Drive, Minneapolis, MN 55427-4601  
 14948385 +Warren General Hospital, 2 West Crescent Park, Warren, PA 16365-2199

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dan@mrdebtbuster.com Dec 11 2018 02:49:59 Daniel P. Foster,  
 Foster Law Offices, PO Box 966, Meadville, PA 16335  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 11 2018 02:50:39 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Dec 11 2018 02:50:53  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14948358 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 11 2018 02:51:19  
 Bayview Financial Loan, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1873  
 14948360 +EDI: WFNNB.COM Dec 11 2018 07:44:00 Comenity Bank / Bonton, PO Box 182789,  
 Columbus, OH 43218-2789  
 14948361 +EDI: WFNNB.COM Dec 11 2018 07:44:00 Comenity Bank / Kay's, 3100 Easton Square Plaza,  
 Columbus, OH 43219-6232  
 14948362 +EDI: WFNNB.COM Dec 11 2018 07:44:00 Comenity Capital Bank / Haband, PO Box 182120,  
 Columbus, OH 43218-2120  
 14948364 +EDI: CRFRSTNA.COM Dec 11 2018 07:43:00 Credit First NA, 6275 Eastland Road,  
 Brookpark, OH 44142-1399  
 14948365 EDI: DISCOVER.COM Dec 11 2018 07:44:00 Discover Bank, PO Box 30943,  
 Salt Lake City, UT 84130  
 14948366 EDI: DISCOVER.COM Dec 11 2018 07:44:00 Discover Financial Services LLC, PO Box 15316,  
 Wilmington, DE 19850  
 14953125 EDI: DISCOVER.COM Dec 11 2018 07:44:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14948367 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 11 2018 02:50:19 Ditech Financial LLC,  
 PO Box 6172, Rapid City, SD 57709-6172  
 14948372 +E-mail/Text: BKRMailOPS@weltman.com Dec 11 2018 02:50:23 Kay Jewelers, 375 Ghent Road,  
 Fairlawn, OH 44333-4600  
 14948373 +E-mail/Text: bankruptcy@nbtbank.com Dec 11 2018 02:51:17 Nbt Bank Na,  
 52 South Broad Street, Norwich, NY 13815-1699  
 14948374 +Fax: 407-737-5634 Dec 11 2018 03:12:57 Ocwen Loan, 1661 Worthington Road,  
 West Palm Beach, FL 33409-6493  
 14948378 +E-mail/Text: bankruptcy@bbandt.com Dec 11 2018 02:50:36 Sheffield Financial Company,  
 2554 Lewisville Clemmons, Clemmons, NC 27012-8110  
 14948384 EDI: USBANKARS.COM Dec 11 2018 07:43:00 Us Bank, PO Box 5227, Cincinnati, OH 45201  
 TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Freedom Mortgage Corporation

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: mgut  
Form ID: 309I

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Dec 10, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Gloria Jean Knapp dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4